**Reviewing Claims Information using EMI Health & Express Scripts (MedCo)’s online applications**

All employees on the University’s health insurance plans (Medical/Prescription, Dental, and/or Vision) have access to review claims for themselves and any covered dependents using the myEMI Health online portal and Express Scripts (MedCo)’s online portal. Below is information on how to utilize these online tools to track claims and other benefit information.

**To access medical, dental, and/or vision claims through the my EMI Health online portal:**

1. Go to [www.educatorsmutual.com](http://www.educatorsmutual.com) and click on “My EMI Health”
2. Click on the “My EMI Health” log in button
3. Enter your user ID and password for returning users; new employees or those who have not activated their my EMI Health portal should click on the “Sign Up Now” link. You will be asked to provide your SSN, name, date of birth, email, and your 11-digit member ID found on your insurance cards. You will then create yourself a user ID and password.
4. Once you are logged in, you will have three different sections to review:
   a. Recent Claims & Transactions: this will pull up any claims for you as the employee. You can do a search for claims for covered dependents by clicking on the “Search For Claims” link at the top of that section. This will bring up Explanation of Benefits (EOBs) and other important claims information.
   b. Latest News & Messages: this will give you information from EMI Health about your plan and any changes made to the My EMI Health portal.
   c. Summary: this section gives you your member information, demographics such as member ID date of birth etc., and list the different types of plans you have selected.

*FYI: you can order new insurance cards for yourself through the My EMI Health portal. Go to the “Resources” link at the top of the page and click on “Request a New or Replacement ID Card for Yourself”. This will email EMI Health to send you a new set of 2 insurance cards.

**To access prescription claims through the Express Scripts/MedCo online portal:**

1. Go to [www.educatorsmutual.com](http://www.educatorsmutual.com) and click on “My EMI Health”
2. Click on the “MedCo Prescription” log in button; this will redirect you to the Express Scripts log in page.
3. Enter your user name and password for returning users; new employees or those who have not activated their Express Scripts portal should click on the “Create Online Account” link. You will be asked to provide your Name, date of birth, gender, zip code, and your 11-digit member ID found on your insurance cards. You will then create yourself a user name and password.
   a. During the enrollment process, you will be asked to “Get the most from your online account” by providing any retail or mail-order prescription number you have filled in the last year. If you do this, it will allow you to bring up your medication history, order prescriptions refills online, and check your prescription status. If you don’t opt for this benefit now, you can opt for it later. You can also opt in to share your prescription information with a spouse when they create their account – more on that later!
4. Once you are logged in, you have access to Express Scripts’ resource center for disease management (medical conditions) as well as links to order status, claims & balances, and pricing medications on the left side of the welcome page.
   a. Order Status: this will let you search for a prescription by using either a prescription #, invoice #, or confirmation #. The system walks you through how to find these numbers.
   b. Claims & Balances: this will give your prescription deductible amount (or plan deductible if you are on the High Deductible Health Plan) and how much has been applied towards your deductible. With each prescription filled, these amounts will change. At the top of this section is a “Prescription Claims & History” tab. If you completed the “Get the most from your online account” information as described above, you will have individual breakdowns of your filled prescriptions. If you didn’t opt in, you can now opt in with any current or recent prescription number.
   c. Price a Medication: this section allows you to price medications for yourself or covered dependents based on drug name, dosage, and quantity. This will show you the MedCo reduced rate of your medications.

*FYI: Express Scripts/MedCo online portal will only show prescriptions filled by the employee (or more specifically, the user ID that created the account). If you want to view your spouse’s prescription information, your spouse will need to create their own unique Express Scripts/MedCo login using your member ID but their demographic information. Once they have created their account, they need to opt into the “Get the most from your online account” using one of their prescriptions filled and opt to share their prescription information with you – this will allow you (the employee) to see their (your spouse’s) prescriptions when you log in. You can also opt to share your prescription information with your spouse using the same method so they can view your information as well.